

**The 2<sup>nd</sup> International Conference on Business and Banking Innovations (ICOBBI)**  
**“Nurturing Business and Banking Sustainability”**  
**Surabaya, 14<sup>th</sup> - 15<sup>th</sup> August 2020**

**Proceeding Book of**  
**The 2<sup>nd</sup> International Conference on Business and Banking Innovations**  
**(ICOBBI) 2020**  
**“Nurturing Business and Banking Sustainability”**  
**Surabaya, 14 - 15<sup>th</sup> August 2020**

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### FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 2<sup>nd</sup> International Conference on Business and Banking Innovations (ICOBBI) with the topic “*Nurturing Business and Banking Sustainability*”. This proceeding contains several researches articles from many fields in Marketing, Management Technology, Finance, Banking, Human Resources Management, Information System Management, and Islamic Economics.

The 2<sup>nd</sup> International Conference on Business and Banking Innovations was held on 14<sup>th</sup> – 15<sup>th</sup> August 2020 by virtual (online) meeting and organized by the Master Management Study Program of STIE PERBANAS Surabaya in Collaboration with six Higher Education Institutions in Indonesia and five Universities from Asia countries. Keynote speakers in this conference were: Prof. Angelica M..Baylon, Ph.D (Director of the Maritime Academy of Asia and the Pacific, Philippines), Chonlatis Darawong, Ph.D. (Head of the Master of Business Program Sripatum Chonburi University - SPU Graduate School Bangkok, Thailand), Prof. Madya Dr. Reevany Bustami (Director of Centre for Policy Research and International Studies Universiti Sains Malaysia), Associate Prof. Dr. Ellisha Nasruddin (Graduate School of Business Universiti Sains Malaysia), Associate Prof. Pallavi Pathak Ph.D. (School of Management Sciences, Varanasi, India) and Prof. Dr. Tatik Suryani (Head of the Master of Management Study Program of STIE Perbanas Surabaya, Indonesia).

I would like to give high appreciation to the Rector of STIE Perbanas Surabaya for his support at this event. Acknowledgments and thank you to all the steering and organizing committees of the ICOBBI for the extra ordinary effort during the conference until this proceeding published. Thank you very much to all presenter and delegates from various Universities. Beside it, I would like to express our gratitude to the six universities, namely Universitas 17 Agustus Surabaya, Universitas Surabaya, Universitas Dr. Soetemo Universitas Dian Nuswantoro Semarang, STIE 66 Kendari, Institut Institut Bisnis dan Keuangan Nitro Makassar which has been the co-host of this event.

Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website <https://pascasarjana.perbanas.ac.id>.

Chair of the Master Management Study Program  
STIE Perbanas Surabaya

**Prof. Dr. Tatik Suryani, M.M.**

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# Utilization of Payment Gateway in Fundraising from a Management Perspective of Zakat, Infaq, and Alms: A Case Study of Baitul Maal Hidayatullah Surabaya

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## ABSTRACT

Technological developments are developing very rapidly, even in the financial services industry. One example is the payment gateway. Payment Gateway is a medium to facilitate the transaction payment that is secure and convenient for different banks. Apart from being used in various online shopping transactions, payment gateways are also used in fundraisings such as zakat, infaq, and alms to facilitate donors channeling their funds and promoting social institutions' collection. With this convenience, many National Amil Zakat Institutions (LAZNAS) have started using payment gateways, which is Baitul Maal Hidayatullah Surabaya. This research aims to determine the use of payment gateways in the management of zakat, infaq, and alms in Baitul Maal Hidayatullah Surabaya. The method in this research uses a qualitative approach that carries out by interviewing related informants, namely Baitul Maal Hidayatullah Surabaya and ten donors from Baitul Maal Hidayatullah Surabaya, who use a payment gateway.

## 1. INTRODUCTION

Advances in technology make many people feel happy about the conveniences that exist. Advances in technology can see from the increasing number of online-based applications. The development of online applications simplifies community activities only through a smartphone gadget. In addition to online applications, technological advances also make it easier for people to obtain information limited by a distance such as news websites and YouTube that do not have to get information through television. One of the other technological advances in the financial services industry made to facilitate social work is a payment gateway. A payment gateway is an online payment whose function is to describe and validate information on a transaction by providing policy (Kurniawan, Zusrony, & Kusumajaya, 2018). Payment gateways are very used in online payment transactions, such as e-commerce. So that not only technology lovers who are happy and enjoy it but also business people. Many business people feel that technological advancements can increase existing income. Of course, it also increases the economic sector of society. According (Hoehle, Scornavacca, & Huff, 2012), the benefit of using electronic banking for the consumer is comprise decision support systems, because they enable individuals to make real-time financial decisions conveniently independently of time and location (e.g., from home, at work or on the go). Electronic banking also helps consumers to decide which banking product fits best to their personal needs.

Payment gateway very closely related to financial technology because payment gateways can change the financial services industry. Financial technology itself define as financial services delivered through digital infrastructure - including cellular phones and the internet - with minimal use of cash and traditional bank branches (Harahap, Idham, Kusuma, & Rakhman, 2017).

With the ease in the financial services industry by financial technology through payment gateways, many new transactions are not only related to e-commerce. One of them is fundraising efforts that have used economic transaction methods with payment gateways. Fundraising is an activity in the context of raising funds or other sources that have social objectives.

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Fundraising is a philanthropic effort to care for others engaged in social ventures that can be in the

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form of funds and be from other resources. Fundraising can come from individuals, organizations, and legal entities. Fundraising is a process of motivating people or donors to spend part of their wealth for social activities carried out by social institutions through methods that can make donors trust.

Fundraising methods can do directly or indirectly. The direct way carry out by involving donors directly so that the fundraising process occurs directly. Meanwhile, the long process carries out additional techniques for the fundraising process to occur. One that is currently booming is fundraising through payment gateways. Many social institutions have presently taken advantage of this facility to accommodate funds such as zakat, infaq, and alms as Islam's recommendation.

*Fundraising* in Islam's teachings, there are mandatory such as zakat and sunnah, such as infaq and alms. There have been many social institutions that use payment gateways in tithe, infaq, and alms. Even cooperating not only with one kind of payment gateway, but it can also be three to four kinds. One example that has just implemented is a collaboration of Ovo with Grab and Tokopedia which has a "Patungan untuk Bebagi" program and can collect funds of Rp 11.5 billion for one month for the education of orphans in Indonesia (Grab, 2019 accessed on 31 March 2020, 19.12 WIB).

Zakat, according to language, means fertility, purity, blessing, and also means purifying. The name of zakat gives because it is expected that wealth will be good in terms of wealth and reward. Besides that, zakat is also purification of sin and miser (Uyun, 2015). In-Law No. 23 of 2011 concerning Management of Zakat, the definition of zakat is mentioned as assets that must be issued by a Muslim or business entity to be given to those entitled to receive it by Islamic law.

The word infaq, according to the language, comes from the phrase anfaqa, which means to spend, spend, give, or spend property. According to the term fiqh, the word infaq has the meaning of providing part of the possessions to people who have been prescribed by religion to give them such as faqir, destitute, orphans, relatives (Uyun, 2015). Meanwhile, according to Monzer Kahf, infaq is providing improvements in the community's lives, including the giver and his family. Infaq can be in the form of exchanging goods or services received as in the market or can be in the form of pure contributions from the giver without exchanging products or services.

The Sadaqah is the giving of an object by someone to someone else because he expects pleasure and merit from Allah SWT and does not expect a reward for service or replacement or can also interpret as giving something to get a reward (Uyun, 2015).

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The Sadaqah is the giving of an object by someone to someone else because he expects pleasure and merit from Allah SWT and does not expect a reward for service or replacement or can also interpret as giving something to get a reward (Uyun, 2015).

One social institution that accommodates zakat, infaq, and alms in Indonesia is Baitul Maal Hidayatullah. Baitul Maal Hidayatullah (BMH) is an amil zakat institution engaged in collecting zakat, infaq, alms, endowments, and grants, including corporate humanitarian and Corporate Social Responsibility (CSR) funds and distributes through educational, religious, social humanitarian and economic programs. In December, BMH was officially reaffirmed as LAZNAS by the Indonesian Ministry of Religion with Decree No. 425 of 2015 and according to the provisions of the Zakat Law No. 23/2011 (BMH, 2020 accessed on March 31, 2020, at 19.30 WIB). BMH itself has also used a fundraising method using payment gateways in zakat, infaq, and alms management such as OVO, Go-Pay, Dana, and Link-Aja.

From the background above, with the use of payment gateways that have application in the management of zakat, infaq, and alms, the researcher wants to find out more about this in Baitul Maal Hidayatullah



Surabaya. So the title of the research raised is the Use of Payment Gateway in Fundraising Perspective of Zakat, Infaq, and Alms Management: A Case Study of Baitul Maal Hidayatullah Surabaya.

## 2. THEORETICAL FRAMEWORK AND HYPOTHESES

According to (Kurniawan, Zusrony, & Kusumajaya, 2018), payment gateway is an online payment whose function is to describe and certify the information on a transaction by providing the policy. Payment gateway makes it easy for people to make pay-ment transactions daily.

In Bank Indonesia Regulation Number 18/40 / PBI / 2016 concerning Implementation of Payment Transaction Processing, defining Payment Gateway is an electronic service that allows traders to process payment transactions using payment instruments using cards, electronic money, and Proprietary Channels.

How payment gateway works according to (cermati.com, 2017) is as follows customers will decide to buy a product and process payments through a payment gateway. Payment gateway will forward the information to the payment processor, which can be a debit or credit card. Then, the bank receives information and sends a special code and provides information on successful or failed transactions. The payment processor will send a message to the payment gateway and then forwarded it to the online seller and customers that the transaction was declared successful.

Payment gateway (Payment Gateway) was also conceived and written on Bank Indonesia Regulation Number 19/8 / PBI / 2017 Concerning the National Payment Gateway. In chapter 1, article 1, paragraph 1 is written national Payment Gateway, from now on referred to as GPN (NPG), is a system consisting of standards, switching, and services that are built through a set of rules and mechanisms to integrate various payment instruments and channels nationally.

Fundraising can be interpreted as an activity to collect or raise zakat, infaq, and alms funds and other resources from the community, be it individuals, groups, organizations, and companies distributed and utilized mustahik. Fundraising activities have at least 5 (five) primary objectives: raising funds, gathering donors, gathering sympathizers or supporters, building an institutional image (brand image), and providing satisfaction to donors (Abidah, 2016).

Fundraising also an effort in loving fellow human beings (philanthropy). It has also been recommended that it is through zakat, infaq, alms, and endowments in Islam. Zakat is etymologically derived from the word zaka, which means holy, good, blessing, growing, and developing. Zakat means improving (numuw) and increasing (ziyadah). This word also used for the meaning of thaharah (holy) (Fauzia, 2018). The legal basis for the obligatory zakat is in Al-Baqarah verse 43: "*And establish prayer, pay alms and bow 'along with those who bow'.*" The verse explains that Allah commands his people to establish prayers, perform alms, and obey God's commands. Therefore zakat must be fulfilled as a Muslim.

The word infaq comes from the word anfaqa, which means to issue an asset for an interest. The terminology means to remove part of the assets/income for an ordered purpose. Infaq does not have a nishab in contrast to zakat. Infaq is issued by a believer both rich and poor, high and low income, and infaq can be given to his wife, parents, orphans, and so on (Fauzia, 2018). The suggestion in the Al-Baqarah verse 195:

*"And spend (your possessions) in the way of Allah, and do not throw yourself into destruction, and do good, for surely Allah loves those who do good".* The verse explains a suggestion to use our possessions in the way of Allah, not to be used on a path that is forbidden by God because God likes those who do good.

As for alms has almost the same meaning as infaq. The difference lies in the form that is released, the donation only depends on the material, while alms can be material or non-material. The advice for giving is in the Yusuf verse 88: "*So when they entered Yusuf, they said: "Al Aziz, we and our family have been afflicted by misery, and we have come with valuables, so complete our joy, and give alms to us, surely Allah give back to those who give alms".*" The verse explains the suggestion in giving alms in helping others because Allah will give back to those who do alms.

According to (Furqon, 2015), there are two methods in fundraising, namely the direct and indirect methods. The direct method is a method that uses techniques or ways that involve direct donor participation. The process of interaction and response occurs directly. If the donor is interested in donating, then the process can occur immediately because the information needed is available, for example fundraising that occurs at the mall, direct presentation to donors, and others. Meanwhile, the indirect method is a method that uses techniques or methods that do not involve donor participation directly or through intermediaries so that the process of interaction and response does not occur at the same time. For example advertising, the role of



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promotion of famous personalities, payment gateway.

Management in English is called management, which takes from the word manage, which means managing, leading to carry out. In contrast, management itself has two meanings: first as a noun, directors, or leaders. Second, it means administration, leadership, management. The word management in the Big Indonesian Dictionary implies the use of resources effectively to achieve goals. In Arabic, management defines as nazzama, which means organizing, arranging, organizing, adjusting, controlling, and planning (Furqon, 2015).

Management of zakat, infaq, and alms can be defined as achieving the goals of social institutions with or through others, through planning, organizing, directing and controlling organizational resources that are effective and efficient (Furqon, 2015).

According to the Law of the Republic of Indonesia, Number 38 of 1999 Concerning the Management of Zakat Article 1, Paragraph 1 written zakat management is the planning, organizing, implementing, and controlling activities on the collection and distribution and utilization of zakat.

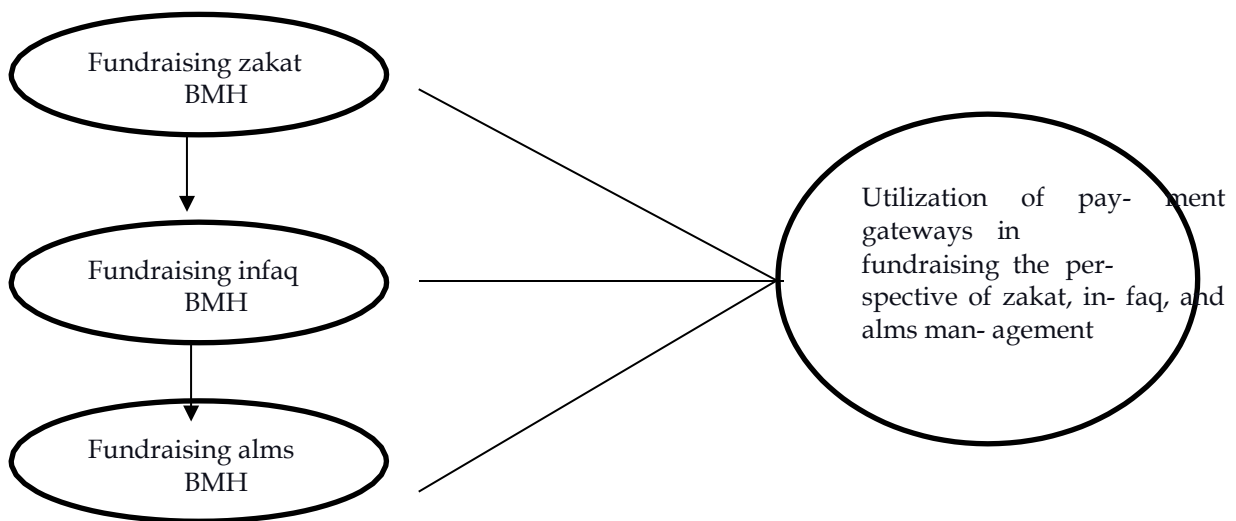


Figure 1. Framework

Source: Research Results

### 3. RESEARCH METHOD

In the design of this research, researchers used a qualitative approach. According to (Raco, 2010), the purpose of using qualitative methods is to seek a deep understanding of a phenomenon, fact, or reality. In general, qualitative research methods are defined as scientific activities that are planned, structured, systematic, and have specific objectives, both practical and theoretical. Said to be 'scientific activity' because of research with aspects of science and theory. 'Planned' because research must be planned with due regard for time, funding, and accessibility to places and data.

There are five types of qualitative methods, namely Biography, Phenomenology, Grounded-theory, Ethnography, and Case Studies. This research takes the kind of qualitative case study method. Case studies are part of a qualitative method that wants to explore a particular case more deeply by involving the collection of various sources of information (Raco, 2010). Case studies are better understood as approaches to study, explain, or interpret a case in its natural context without outside intervention (Pongtiku, Kayame, Rerey, Soeprapto, & Resubun, 2016). This research takes case studies on Baitul Maal Hidayatullah and ten donors of Baitul Maal Hidayatullah as informants. Researchers made the informant because of the connection with the theme of the problem taken, namely the use of payment gateways in tithe, donations, and alms to Baitul Maal Hidayatullah and donors Baitul Maal Hidayatullah. From the informant's data, the researcher can manage it.

Research limitation in this research the first is interviewing ten employees who manage payment gateways at Baitul Maal Hidayatullah Surabaya as representatives of Baitul Maal Hidayatullah throughout Indonesia on Jalan Mulyosari No. 398, Surabaya. The second is interviewing ten Baitul Maal Hidayatullah Surabaya donors who use payment gateways in zakat, infaq, and alms related to payment gateway analysis. According to (Bungin, 2010) in determining the informant, it is necessary to decide on the key

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informant.

In determining key informants, often use deliberate techniques so that they do not choose informants randomly. If the answers submitted by the informant no longer have variations, the information gathering is considered complete and does not seek further informants. The technique commonly used is the snowball sampling technique. The Snowball sampling technique is a method for identifying, selecting, and taking samples in a network or a continuous chain of relationships (Nurdiani, 2014). The author will communicate, interact, and directly discuss informants related to the use of payment gateways in tithe, charity, and giving alms. There are two types of informants used by the first researcher, namely employees at social institutions collecting zakat, infaq, and alms, namely Baitul Maal Hidayatullah. The second is donors from Baitul Maal Hidayatullah. Criteria for informants used by Baitul Maal Hidayatullah employees are employees who payment gateways at Baitul Maal Hidayatullah, who are in Surabaya as representatives of all Baitul Maal Hidayatullah in Indonesia. The criteria for donors are donors who are in Surabaya and distribute zakat, infaq, and alms to the Baitul Maal Hidayatullah through the payment gateway. Researchers interviewed ten employees who manage the payment gateway Baitul Maal Hidayatullah institution in Surabaya and ten donors, Baitul Maal Hidayatullah in Surabaya. In finding data from interviews with informants, researchers used media face to face with informants.

In collecting the data, this research uses interview techniques to informants with documentation about related information, and direct observation of the object to determine the object's existence, the situation, and the context.

According to (Nurdiani, 2014), interview techniques are used because they are considered the most useful for obtaining information from respondents. Through interviews, respondents are allowed to explain their opinions and share their own experiences and observations. A list of existing questions guided interviews in this study. However, it can also be added if there is something that can be explored in more detail. According to (Hermanto, 2019), documentation techniques, namely collecting data or information through documents, reports and written records regarding the problem being studied. In this research, the documentation used is the result of recording interviews from researchers with informants. According to (Hermanto, 2019), observation is a direct observation of the object under study to determine the existence of the purpose, situation, context, and meaning to collect research data. In the observation method, the researcher will make observations to Baitul Maal Hidayatullah Surabaya to utilize payment gateways for fundraising.

According to (Rijali, 2018), data analysis is an attempt to systematically search and organize notes on the results of observations, interviews, and others to improve researchers' understanding of the cases under study and present them as findings for others. Meanwhile, to improve understanding, the analysis needs to be continued by trying to find meaning. From this understanding, it is implied that several things need to be underlined. Namely, the effort to find data is a field process with a variety of preparatory preparations, of course, systematically organize the findings in the field, present field findings, and look. In the search for meaning carried continuously out until there are no other meanings that turn it away, here the need for increased understanding for researchers of events or cases that occur.

In testing the validity of the data, this research uses data triangulation techniques. According to (Hadi, 2016), an important thing that is part of the research process is a matter of validity and reliability of data. Testing the validity and reliability of qualitative research is called checking the validity of the data. The formulation of data validity checks involves criteria of the degree of trust (credibility), transferability, dependability, and certainty (confirmability). It related with checking and triangulation mean a data validity checking technique that is performed by utilizing other things (data) to check or compare data. Other things used for testing and analyzing data are sources, methods, researchers, and theories.

There are five types of triangulation, namely data triangulation, theoretical triangulation, methodological triangulation, and environmental triangulation. Data triangulation includes the use of different sources of data/information so researchers must classify into several groups. Triangulation of investigators includes the use of several investigators so that there are several assessments in a research. Theory triangulation involves the use of various professional perspectives to translate data or information. Triangulation of the settlement method includes using various techniques so that they can use interviews, observation, documents, and other means. Environmental triangulation includes the use of different environments in research. For example the difference in time, place and season.

From the triangulation explanation above, the researcher used the triangulation of the settlement method taken from interview, observation, and document techniques.

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#### 4. DATA ANALYSIS AND DISCUSSION

From the analysis of existing theories on payment gateways, fundraising, and management in previous studies and with the research methods used as a strategy to strengthen research results, this research has a hypothesis that payment gateway research greatly affects fundraising activities in the management of zakat, infaq, and alms in Baitul Maal Hidayatullah Surabaya. This hypothesis was made by considering the list of questions prepared in interviewing informants, namely questions about using payment gateways from the start to the current developments from Baitul Maal Hidayatullah Surabaya and donors. Besides, this hypothesis also looks at data from the Bank Indonesia website that the number of electronic money transactions increases. In the latest data accessed from the Bank Indonesia website, the volume of electronic money transactions in June 2020 reached 339,894,945 units with a nominal value of 14,955,261 million rupiahs. Starting in January 2020, the amount of electronic money in circulation also increased rapidly when Covid- 19 began to enter Indonesia. Electronic money is beneficial when people cannot leave the house. From this data, the use of electronic money used by payment gateway media can be used for fundraising efforts, given the ease and need for fulfilling the obligations of Muslims in giving zakat, donations and alms.

#### 5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

This research is a research proposal taken from a student thesis proposal as a fulfillment of one of the requirements for completing the undergraduate education program. It was proposed with the hope of having the opportunity as discussion material and getting lots of suggestions from experts to improve the quality of research implementation and produce good research results. This research has a research hypothesis; payment gateway greatly influences fundraising activities in the management of zakat, infaq, and alms in Baitul Maal Hidayatullah Surabaya. The method used in this research is a qualitative approach with a type of case study. The research limitation used is interviewing ten Baitul Maal Hidayatullah Surabaya employees and ten Baitul Maal Hidayatullah Surabaya donors who use payment gateways with a list of questions about the use of payment gateways from initial use to current developments.

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